

INSURANCE REQUIREMENTS

A. Certificates of Insurance

1. The successful bidder shall furnish certificates of insurance issued by an insurance company authorized to do business in the State of Texas. The certificate shall provide that the coverage not be reduced or cancelled without thirty (30) days advance written notice to the City Manager of the City of Wichita Falls, P.O. Box 1431, Wichita Falls, Texas 76307.
2. The certificate of insurance and the underlying insurance policies shall name the City of Wichita Falls, Texas, as an additional insured.

B. Insurance Policy Limits Requirements

1. The successful bidder shall provide comprehensive general liability insurance and comprehensive automobile liability insurance, each policy having limits no less than One Hundred Thousand and no/100 (\$100,000.00) Dollars per claimant / Three Hundred Thousand and no/100 (\$300,000.00) Dollars / per occurrence; Three Hundred Thousand and no/100 (\$300,000.00) Dollars aggregate; of Three Hundred Thousand and no/100 (\$300,000.00) Dollars combined limits.
2. The successful bidder, in addition to the insurance policies required in Paragraph B(1), above, shall also provide an excess liability policy of insurance with limits no less than One Million and no/100s (\$1,000,000.00) Dollars.

C. Coverages Required in Comprehensive General Liability Insurance Policies.

1. The comprehensive general liability insurance policy shall include coverage for the following:
 - a. Premises operations
 - b. Independent contractors
 - c. Products / completed operations
 - d. Personal injury
 - e. Advertising injury
 - f. Contractual liability
 - g. Medical payments
 - h. Underground hazard
 - i. Explosion and collapse hazard

2. The comprehensive general liability insurance policy shall name the City of Wichita Falls, Texas, as an additional insured.

D. Coverages Required in Comprehensive Automobile Liability

The contractor shall provide comprehensive automobile liability insurance, including coverage for loading and unloading hazards, and for owned/leased vehicles.

Article ____ **Workers' Compensation Insurance Coverage.**

A. Definitions:

Certificate of coverage ("certificate")-A copy of a certificate of authority to self-insure issued by the commission, or a coverage agreement (TWCC-81, TWCC-82, TWCC-83, or TWCC-84), showing statutory workers' compensation insurance coverage for the person's or entity's employees providing services on a project, for the duration of the project.

Duration of the project-includes the time from the beginning of the work on the project until the contractor's/person's work on the project has been completed and accepted by the governmental entity.

Persons providing services on the project ("subcontractor" in SS406.096)- includes all persons or entities performing all or part of the services the contractor has undertaken to perform on the project, regardless of whether that person contracted directly with the contractor and regardless of whether that person has employees. This includes, without limitation, independent contractors, subcontractors, leasing companies, motor carriers, owner-operators, employees of any such entity, or employees of any entity which furnishes persons to provide services on the project. "Services" include, without limitation, providing, hauling, or delivering equipment or materials, or providing labor, transportation, or other service related to a project. "Services" does not include activities unrelated to the project, such as food/beverage vendors, office supply deliveries, and delivery of portable toilets.

B. The contractor shall provide coverage, based on proper reporting of classification codes and payroll amounts and filing of any coverage agreements, which meets the statutory requirements of Texas Labor Code, Section 401,.011(44) for all employees of the contractor providing services on the project, for the duration of the project.

C. The Contractor must provide a certificate of coverage to the governmental entity prior to being awarded the contract.

D. If the coverage period shown on the contractor's current certificate of coverage ends during the duration of the project, the contractor must, prior to the end of the coverage period, file a new certificate of coverage with the governmental entity showing that coverage has been extended.

E. The contractor shall obtain from each person providing services on a project, and provide to the governmental entity:

(1) a certificate of coverage, prior to that person beginning work on the project, so the governmental entity will have on file certificates of coverage showing coverage for all persons providing services on the project; and

(2) no later than seven days after receipt by the contractor, a new certificate of coverage showing extension of coverage, if the coverage period shown on the current certificate of coverage needs during the duration of the project.

F. The contractor shall retain all required certificates of coverage for the duration of the project and for one year thereafter.

G. The contractor shall notify the governmental entity in writing by certified mail or personal delivery, within 10 days after the contractor knew or should have known, of any change that materially affects the provision of coverage of any person providing services on the project.

H. The contractor shall post on each project site a notice, in the text, form and manner prescribed by the Texas workers' Compensation Commission, informing all persons providing services on the project that they are required to be covered, and stating how a person may verify coverage and report lack of coverage.

I. The contractor shall contractually require each person with whom it contracts to provide services on a project, to:

(1) provide coverage, based on proper reporting of classification codes and payroll amounts and filing of any coverage agreements, which meets the statutory requirements of Texas Labor Code, Section 401.011(44) for all of its employees providing services on the project, for the duration of the project;

(2) provide to the contractor, prior to that person beginning work on the project, a certificate of coverage showing that coverage is being provided for all employees of the person providing services on the project, for the duration of the project;

(3) provide the contractor, prior to the end of the coverage period, a new certificate of coverage showing extension of coverage, if the coverage period shown on the current certificate of coverage ends during the duration of the project.

(4) obtain from each other person with whom it contracts, and provide to the contractor:

(a) a certificate of coverage, prior to the other person beginning work on the project; and

(b) a new certificate of coverage showing extension of coverage, prior to the end of the coverage period, if the coverage period shown on the current certificate of coverage ends during duration of the project;

(5) retain all required certificates of coverage on file for the duration of the project and for one year thereafter;

(6) notify the governmental entity in writing by certified mail or personal delivery, within 10 days after the person knew or should have known, of any change that materially affects the provision of coverage of any person providing services on the project; and

(7) contractually require each person with whom it contracts, to perform as required by paragraphs (1) - (7), with the certificates of coverage to be provided to the person for whom they are providing services.

J. By signing this contract or providing or causing to be provided a certificate of coverage, the contractor is representing to the governmental entity that all employees of the contractor who will provide services on the project will be covered by workers' compensation coverage for the duration of the project, that the coverage will be based proper reporting of classification codes and payroll amounts, and that all coverage agreements will be filed with the appropriate insurance carrier or, in the case of a self-insured, with the commission's Division of Self-Insurance Regulation. Providing false or misleading information may subject the contractor to administrative penalties, criminal penalties, civil penalties, or other civil actions.

K. The contractor's failure to comply with any of these provisions is a breach of contract by the contractor which entitles the governmental entity to declare the contract void if the contractor does not remedy the breach within 10 days after receipt of notice of breach from the governmental entity.